

Information to identify the case:		
Debtor 1	Mark Charles Kaufmann	Social Security number or ITIN xxx-xx-0044
	First Name Middle Name Last Name	EIN --
Debtor 2	Erin Lynne Kaufmann	Social Security number or ITIN xxx-xx-2973
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 15-22867-GLT		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mark Charles Kaufmann

Erin Lynne Kaufmann
fka Erin Lynne Miller

12/15/20

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Mark Charles Kaufmann
Erin Lynne Kaufmann
Debtor(s)

Case No. 15-22867-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 15, 2020

User: mgut
Form ID: 3180W

Page 1 of 5
Total Noticed: 79

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 17, 2020:

Recip ID	Recipient Name and Address
db/jdb	Mark Charles Kaufmann, Erin Lynne Kaufmann, 142 Chapel View Drive, Greensburg, PA 15601-1002
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600, Pittsburgh, PA 15212-5866
14096483	ACS Education Services, 501 Bleecker St, Utica, NY 13501-2401
14096484	ACS/Bank of America, 501 Bleecker St, Utica, NY 13501-2401
14096485	ACS/UHEAA, 302 Willoughby Blvd, Greensboro, NC 27408-3829
14089548	ADP, Wage Garnishments, PO Box 221230, El Paso, TX 79913-4230
14089549	AlliedInterstate, LLC, PO Box 361563, Columbus, OH 43236-1563
14089555	CBCS, PO Box 2724, Columbus, OH 43216-2724
14096487	Capital One, PO Box 3115, Milwaukee, WI 53201-3115
14096494	Deborah Brooks, 10841 Martin Dr, North Huntingdon, PA 15642-4259
14096495	Deith Gjebre, DMD, 510 Pellis Rd Ste 102, Greensburg, PA 15601-4583
14089561	+ ECMC, PO Box 7096P, St Paul, MN 55107
14089563	+ Excelsa Health Westmoreland Hospital, 532 W Pittsburgh St, Greensburg, PA 15601-2282
14089564	Family Dentistry, 483 Frye Farm Rd, Greensburg, PA 15601-6480
14089565	Fenton & McGarvey, 2401 Stanley Gault Pkwy, Louisville, KY 40223-4175
14089566	Great Lakes, PO Box 530229, Atlanta, GA 30353-0229
14096498	Great Lakes, PO Box 7860, Madison, WI 53707-7860
14089568	Lifecare Medical Associates, 9102 Babcock Blvd, Pittsburgh, PA 15237-5819
14089573	MRS Associates, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
14089569	Medexpress, Medexpress Billing Attn # 7964C, PO Box 14000, Belfast, ME 04915-4033
14125779	+ Midland Credit Management Inc as agent for, Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
14089572	Milstein Medical Group, Inc., 120 Village Dr, Greensburg, PA 15601-3787
14141938	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 752614-9741
14089574	Nationstar Mortgage, PO Box 60516, City of Industry, CA 91716-0516
14089576	Philips North America, 3000 Minuteman Rd, Andover, MA 01810-1032
14089579	SS Grover MD and Associates, 2640 Pitcairn Rd, Monroeville, PA 15146-3309
14096502	Student Assistance Foundation, PO Box 203101, Helena, MT 59620-3101
14115141	+ US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
14089580	United Collection Bureau, Inc., PO Box 1418, Maumee, OH 43537-8418
14089581	Westmoreland Em Med Spec, PO Box 1348, Indiana, PA 15701-5348
14089582	Westmoreland Hospital, 134 Industrial Park Rd Ste 2400, Greensburg, PA 15601-7848

TOTAL: 31

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 16 2020 05:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us		

District/off: 0315-2

User: mgut

Page 2 of 5

Date Rcvd: Dec 15, 2020

Form ID: 3180W

Total Noticed: 79

		Dec 16 2020 04:47:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV		
		Dec 16 2020 05:58:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Dec 16 2020 04:47:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM		
		Dec 16 2020 05:58:00	PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
cr	EDI: RECOVERYCORP.COM		
		Dec 16 2020 05:58:00	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
cr	+ Email/Text: bncmail@w-legal.com		
		Dec 16 2020 04:48:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14089552	EDI: ARSN.COM		
		Dec 16 2020 05:53:00	ARS National Services, Inc., PO Box 469100, Escondido, CA 92046-9100
14089550	EDI: GMACFS.COM		
		Dec 16 2020 05:53:00	Ally, Payment Processing Center, PO Box 9001951, Louisville, KY 40290-1951
14093840	EDI: GMACFS.COM		
		Dec 16 2020 05:53:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
14093845	EDI: GMACFS.COM		
		Dec 16 2020 05:53:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
14096486	Email/Text: bky@americanprofit.net		
		Dec 16 2020 04:48:00	American Profit Recovery, 34405 W 12 Mile Rd Ste 379, Farmington Hills, MI 48331-5608
14128496	EDI: BL-BECKET.COM		
		Dec 16 2020 05:58:00	CAPITAL ONE, N.A., C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
14096491	EDI: CITICORP.COM		
		Dec 16 2020 05:53:00	Citi Cards, Processing Center, Des Moines, IA 50363
14089557	EDI: CITICORP.COM		
		Dec 16 2020 05:53:00	Citibank, N.A., PO Box 688923, Des Moines, IA 50368-8923
14089558	EDI: CKSFINANCIAL.COM		
		Dec 16 2020 05:58:00	CKS Financial, PO Box 2856, Chesapeake, VA 23327-2856
14120763	+ EDI: WFNNB.COM		
		Dec 16 2020 05:53:00	COMENITY CAPITAL BANK, C/O WEINSTEIN & RILEY, P.S., 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14096488	EDI: CAPITALONE.COM		
		Dec 16 2020 05:53:00	Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
14089553	EDI: CAPITALONE.COM		
		Dec 16 2020 05:53:00	Capital One Bank, USA, NA, PO Box 71083, Charlotte, NC 28272-1083
14096489	EDI: CAPITALONE.COM		
		Dec 16 2020 05:53:00	Capital One Bank, USA, NA, PO Box 30281, Salt Lake City, UT 84130-0281
14089554	Email/Text: ebn@carepayment.com		
		Dec 16 2020 04:48:00	Carepayment, PO Box 2398, Omaha, NE 68103-2398
14118740	+ Email/Text: bankruptcy@cavps.com		
		Dec 16 2020 04:48:00	Cavalry Investments, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14096492	EDI: CITICORP.COM		
		Dec 16 2020 05:53:00	Citi Cards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
14089559	EDI: WFNNB.COM		
		Dec 16 2020 05:53:00	Comenity Bank, PO Box 182273, Columbus, OH 43218-2273

District/off: 0315-2

User: mgut

Page 3 of 5

Date Rcvd: Dec 15, 2020

Form ID: 3180W

Total Noticed: 79

14089560	EDI: WFNNB.COM	Dec 16 2020 05:53:00	Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
14096493	EDI: CCUSA.COM	Dec 16 2020 05:53:00	Credit Collections USA, 256 Greenbag Rd Ste 1, Morgantown, WV 26501-7158
14096496	Email/Text: electronicbkydocs@nelnet.net	Dec 16 2020 04:48:00	Department of Education/NELNET, 121 S 13th St, Lincoln, NE 68508-1904
14121072	EDI: ECAST.COM	Dec 16 2020 05:53:00	ECAST SETTLEMENT CORPORATION, ASSIGNEE, OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262
14127634	EDI: ECMC.COM	Dec 16 2020 05:58:00	ECMC, PO BOX 16408, ST. PAUL MN 55116-0408
14089562	EDI: ECMC.COM	Dec 16 2020 05:58:00	ECMC, Atten: Wage Garnishment Admin., 1 Imation Pl Bldg 2, Oakdale, MN 55128-3422
14096497	EDI: ECMC.COM	Dec 16 2020 05:58:00	ECMC, PO Box 16478, Saint Paul, MN 55116-0478
14089567	EDI: IIC9.COM	Dec 16 2020 05:58:00	I.C. System, Inc., PO Box 64378, Saint Paul, MN 55164-0378
14089556	EDI: JPMORGANCHASE	Dec 16 2020 05:53:00	Chase Bank USA, N.A., PO Box 94014, Palatine, IL 60094-4014
14096490	EDI: JPMORGANCHASE	Dec 16 2020 05:53:00	Chase Card, PO Box 15298, Wilmington, DE 19850-5298
14089570	EDI: MID8.COM	Dec 16 2020 05:58:00	Midland Credit Management, Inc., PO Box 939050, San Diego, CA 92193-9050
14089571	EDI: MID8.COM	Dec 16 2020 05:58:00	Midland Funding, LLC, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
14096499	Email/Text: bnc@nordstrom.com	Dec 16 2020 04:47:49	Nordstrom FSB, PO Box 13589, Scottsdale, AZ 85267-3589
14096501	EDI: PRA.COM	Dec 16 2020 05:58:00	Portfolio Recovery Associates, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4962
14089577	EDI: PRA.COM	Dec 16 2020 05:58:00	Portfolio Recovery Associates, PO Box 12914, Norfolk, VA 23541-0914
14096500	EDI: PRA.COM	Dec 16 2020 05:58:00	Portfolio Recovery Associates, Riverside Commerce Center, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4962
14413128	EDI: PRA.COM	Dec 16 2020 05:58:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14089575	EDI: RMSC.COM	Dec 16 2020 05:53:00	PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658
14098129	EDI: Q3G.COM	Dec 16 2020 05:58:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14095059	EDI: RECOVERYCORP.COM	Dec 16 2020 05:58:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14089578	Email/PDF: clerical@simmassociates.com	Dec 16 2020 04:40:21	SIMM Associates, Inc., PO Box 7526, Newark, DE 19714-7526
14952285	+ Email/Text: bncmail@w-legal.com	Dec 16 2020 04:48:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14096503	EDI: RMSC.COM	Dec 16 2020 05:53:00	Synchrony Bank, PO Box 965005, Orlando, FL 32896-5005
14096504	EDI: RMSC.COM	Dec 16 2020 05:53:00	Synchrony Bank, PO Box 965007, Orlando, FL 32896-5007

District/off: 0315-2

User: mgut

Page 4 of 5

Date Rcvd: Dec 15, 2020

Form ID: 3180W

Total Noticed: 79

14150239 + EDI: JEFFERSONCAP.COM

Dec 16 2020 05:58:00

Td Bank, c o Jefferson Capital Systems LLC, Po
Box 7999, Saint Cloud Mn 56302-7999

14089583 EDI: CAPITALONE.COM

Dec 16 2020 05:53:00

World's Foremost Bank, 4800 NW 1st St Ste 300,
Lincoln, NE 68521-4463

TOTAL: 50

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr	*	NATIONSTAR MORTGAGE LLC, P.O. Box 60516, City of Industry, CA 91716-0516
cr	*+	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14658255	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO BOX 41067, Norfolk, VA 23541
14125688	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14089547	##	Abrahamsen Ratchford, PC, 409 Lackawanna Ave Ste 3C, Scranton, PA 18503-2059
14089551	##	American Student Assistance, 100 Cambridge St Ste 1600, Boston, MA 02114-2518

TOTAL: 1 Undeliverable, 4 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 17, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 15, 2020 at the address(es) listed below:

Name	Email Address
Andrew F Gornall	on behalf of Creditor NATIONSTAR MORTGAGE LLC andygornall@latouflawfirm.com
Brian Nicholas	on behalf of Creditor NATIONSTAR MORTGAGE LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bnicholas@kmlawgroup.com
Joshua I. Goldman	on behalf of Creditor NATIONSTAR MORTGAGE LLC jgoldman@kmlawgroup.com kevin.shatley@padgettllawgroup.com;angelica.reyes@padgettllawgroup.com
Matthew R. Schimizzi	on behalf of Debtor Mark Charles Kaufmann mrs@schimizzilaw.com G16143@notify.cincompass.com;lms@schimizzilaw.com;rws@schimizzilaw.com;kmg@schimizzilaw.com
Matthew R. Schimizzi	on behalf of Joint Debtor Erin Lynne Kaufmann mrs@schimizzilaw.com G16143@notify.cincompass.com;lms@schimizzilaw.com;rws@schimizzilaw.com;kmg@schimizzilaw.com

Office of the United States Trustee

District/off: 0315-2

User: mgut

Page 5 of 5

Date Rcvd: Dec 15, 2020

Form ID: 3180W

Total Noticed: 79

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

TOTAL: 9